

AMENDMENTS

In the Claims:

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1. (Amended) A method comprising:
- establishing a payroll deduction card account to enable an employee to charge a purchase to said payroll deduction card account to pay for a purchase made from a participating merchant;
 - receiving a request from said participating merchant to apply a charge to said payroll deduction card account;
 - cross referencing the payroll deduction card account to the payroll of said employee, wherein said charge applied to said payroll deduction card account is automatically and dynamically deducted from said payroll;
 - applying said charge to said payroll deduction card account; and
 - deducting from said payroll automatically and dynamically the amount of said charge, wherein said participating merchant is not said employee's employer.